

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William Robert Dempsey, Jr.
Debtor

Case No. 22-01853-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 13, 2023

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db	+ William Robert Dempsey, Jr., 16 E. Countryside Drive, Boiling Springs, PA 17007-9721

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jan 13 2023 23:54:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5498729	+ EDI: AISACG.COM	Jan 13 2023 23:54:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5497870	+ EDI: GMACFS.COM	Jan 13 2023 23:54:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5497871	+ EDI: TSYS2	Jan 13 2023 23:54:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5497874	+ EDI: CRFRSTNA.COM	Jan 13 2023 23:54:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5497873	+ EDI: CAPITALONE.COM	Jan 13 2023 23:54:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5497875	+ EDI: CITICORP.COM	Jan 13 2023 23:54:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5497876	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 13 2023 19:00:10	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5497880	+ EDI: CITICORP.COM	Jan 13 2023 23:54:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5497877	+ EDI: DISCOVER.COM	Jan 13 2023 23:54:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5497878	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2023 18:55:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5497879	+ EDI: LENDNGCLUB	Jan 13 2023 23:54:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
5497883	Email/Text: ml-ebn@missionlane.com	Jan 13 2023 18:55:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5497881	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 13 2023 18:55:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5497882	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 13 2023 19:00:08	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5497884	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

District/off: 0314-1
Date Rcvd: Jan 13, 2023

User: AutoDocke
Form ID: 318

Page 2 of 2
Total Noticed: 22

		Jan 13 2023 19:00:08	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
5497872	Email/Text: Bankruptcy.Notices@pnc.com		
		Jan 13 2023 18:55:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
5497885	+ Email/PDF: ebnotices@pnmac.com		
		Jan 13 2023 19:00:22	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5497886	+ EDI: RMSC.COM		
		Jan 13 2023 23:54:00	Synco/walmart, 170 West Election Road, Suite 125, Draper, UT 84020-6425
5497887	+ EDI: WTRRN BANK.COM		
		Jan 13 2023 23:54:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
5497888	Email/Text: bknotice@upgrade.com		
		Jan 13 2023 18:55:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Quinn	on behalf of Debtor 1 William Robert Dempsey Jr. CourtNotices@RQPlaw.com, general@RQPlaw.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 William Robert Dempsey Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:22-bk-01853-HWV

Social Security number or ITIN xxx-xx-9610
EIN --

Social Security number or ITIN --
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Robert Dempsey Jr.

1/13/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.